

# Beating Financial Stress

*The time to relax is when you don't have time for it.*

(Attributed to both Jim Goodwin and Sydney J. Harris)



## Antidotes to Stress

### Laughter

*"Humor is the great thing, the saving thing. The minute it crops up, all our irritations and resentments slip away and a sunny spirit takes their place." (Mark Twain)*

- The **benefit** of laughter includes the reduction of stress hormones; the increase of health-enhancing hormones, as well as the number of antibody-producing cells that may result in a stronger immune system.
- Laughter can provide a physical and emotional release.
- Be "lighthearted" and laugh your way to a healthy heart. Muscles used with a good "belly" laugh exercises the diaphragm, and contracts the abdominal muscles.
- Laughter is contagious and enables bonding with others. *"Laughter is the shortest distance between two people." (Victor Borge)*

### Gardening

*"You can bury a lot of troubles digging in the dirt." (Author Unknown)*

- Planting a garden (or even tending to a houseplant) can be a great way to reconnect with nature, beautify your space, and enjoy other stress relieving benefits. Once you've started, you should find that the act of creating a garden can bring you peace, and the garden itself can bring you joy!

### Music

*"Without music, life is a journey through a desert." (Pat Conroy)*

- As a stress reliever, music provides distraction, inspiration, can speed you up or calm you down, and more. And you can use it during your commute, while exercising, or at any time as you go about your daily activities. A slower tempo may promote a calm, meditative state. Music can also be used to bring a more positive state of mind, helping to keep depression and anxiety at bay. This can help prevent the stress response from wreaking havoc on the body, and can help keep creativity and optimism levels higher, bringing many other benefits.

### Sports

- Exercise and stress management are also closely linked. Enjoying sports, from karate to mountain biking to tennis and more, can be a fun way to get exercise and relieve stress. Exercise provides endorphins, a social outlet, a way to release frustration, and you are healthier and happier in the end.

### Mini Vacations:

*"If people concentrated on the really important things in life, there'd be a shortage of fishing poles." (Doug Larson)*

- Vacations are a wonderfully fun and sadly under-used stress relief resource. If you find yourself longing for a vacation but don't have the time or the funds to go on the trip you deserve, you can still treat yourself to a stress relieving mini vacation and get similar stress relieving benefits without expending as much!
- Cheap Vacation Ideas:
  - Take a quiet day with no phones or the Internet to help you to disconnect from life's daily stresses and enjoy a vacation at home.
  - Be a hometown tourist and plan a fun time as though this was the first time you visited your city or area.
  - Stay in a nearby hotel and enjoy the amenities of being a hotel guest: room service, maid service, and clean surroundings without the distractions of housework or yard work.
  - Take a pajama day to relax and do only what you feel like. Make it day of laziness because sometimes that's just what you need.

# Stress-Management Activities

## **Just Breathe Already!**

1. Lie down or sit comfortably. Put one hand on your belly and the other on your chest.
2. Inhale through your nose making sure that the hand on your belly rises, and the hand on your chest moves hardly at all.
3. As you inhale slowly, count silently to 5.
4. As you exhale, slowly count to 8, feeling the hand on your belly falling gently.
5. Pause slightly before your next breath. Repeat for several minutes and whenever you get the chance.
6. As you breathe, focus your thoughts on inhaling and exhaling. Listen to the steady rhythm.

## **Tensing Your Way to Relaxation**

1. Find a quiet, dimly lit (if possible) place with a little privacy. Lie down or sit, as comfortably as you can, and close your eyes.
2. Tense the muscles of a particular body part (arms, legs, torso, neck/shoulders).
3. Hold the tension in the body for about seven seconds.
4. Let go of the tension fairly quickly, letting the muscles go limp.
5. Repeat Steps 1 through 4 using the same muscle group.
6. Move to another muscle group.

## **Take a Mental Vacation**

1. Find a place where you won't be disturbed for a few minutes and get comfortable, either sitting in a favorite chair or lying down.
2. Think of an image – a place, a scene, or a memory – that relaxes you. Use all your sense to bring that imagined scene to life. As yourself: What do I see? What can I hear? What can I smell? What can I feel?
3. Let yourself become completely immersed in your image, allowing it to relax your completely.

## **Visit the Rainforest**

For me, listening to the sounds of the ocean or falling rain is very soothing. With “relaxation” CDs available, there is no excuse not to visit the rainforest, mountain hideaway, or ocean beach. Check your local library for CDs you can check out. When you find one you like, spend a few dollars to buy it at the store. Your brain and body will thank you later!

## **Create a Stress Roadmap**

At the top of a sheet of paper, write the worrisome “problem” in specific terms. Underneath it, list all the reasons it is worrying you. Study each reason – is there truly cause for worry or are you unduly worried? Cross out all the unrealistic reasons.

On another sheet of paper, list all the reasons that remain. Underneath each one, write a specific, practical action you could take to help you cope with the issue. Then make a plan for carrying out each specific action.

## **Sources:**

Elkin, A. (1999) *Stress management for dummies*. Wiley Publishing: Indianapolis, IN.

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